

## METHOD AND APPARATUS FOR CLIENT-IN-CHARGE BUSINESS TRANSACTION PROCESSING

### BACKGROUND OF THE INVENTION

#### Field of the Invention

- 5 The invention relates to methods of business transactions involving client interfaces interacting with servers.

#### Background Information

- The paradigm of today's business transaction systems is based upon two "computers", known as the client computer and the server for convenience. There are two common transaction  
10 processor architectures using these two "computers".

A server-heavy architecture forces the server to act every time a client cues the client computer with something that the server will eventually need. Pre-server programming, such as data validation, can be done on the client computer. However, the server is called with every client action that the server needs to know about.

- 15 The server-heavy architecture has a number of problems. There is a waste of bandwidth at the server, because every client interaction that changes information at the client is sent to the server. Server-heavy architectures are typically slow. The client takes an action, then the server takes over. The server is in control, not the client, because the client must wait until the server is ready to proceed, even to select another option on the same web page. At its worst,  
20 the client sees nothing happening, for a long time, before the client is allowed to proceed to another transaction.

- A client-heavy architecture stores everything until the client computer must talk to the server. This storage requires permission from the client to store information on the client computer. Typically this architecture is much faster, but it has problems with client acceptance. Many  
25 organizations and users will not allow their client computers store information this way, due to possibly creating a security hole.

Many merchants do not want client-heavy architectures, because they lose the interim information on the server, which can provide insights into the buying patterns of their customers.

## BRIEF SUMMARY OF THE INVENTION

A client-in-charge architecture is based upon a different approach to the problems of server bandwidth and latency found in the server-heavy architectures and does not need client acceptance as required by the client-heavy architectures.

5 Whenever the client enters information into an item presentation, a transaction detail is developed within the web view, without communication with the server. The client interface holds the transaction detail for every transaction until the client requests another web view. The server then receives the transaction detail summarizing the transactions from the web view interactions of the client and then provides the client the next requested web view.

10 Processing on the client interface can occur at any time (such as for data validation or modifications of elements within the client's current web view), however processing that is required on the server is held until the client indicates that they want another web view.

Web view, as used herein, means any data presentation (visual, auditory, olfactory, tactile, taste, and virtual). The client can indicate that they are ready for another web view with any  
15 cue that is perceived by the server that means to change the data presented to the client. This includes but is not limited to, a pointing device, a hand motion, keyboard, speech, eye motion, or body events.

The invention solves the problems of frequent web page reloads and the need for multiple buttons that each process information and reload a page or load a different page for each  
20 financial or informational transaction. The navigation indicator within this invention summarizes the information presented and sends it to the server before performing the requested navigation.

The invention includes web views presenting one or more transactions as item presentations and at least one navigation activator from the client interface.

25 The invention includes a web browser, interactively displaying the item presentation to develop the transaction detail and navigation activators as discussed above.

Aspects of the invention support business transactions based upon, but not limited to, shopping carts, planning tools for meetings, travel and lodging, banking transactions, commodity trading, day planners, and scheduling functions.

## BRIEF DESCRIPTION OF THE DRAWINGS

Figure 1 shows the invention operating a first server interacting with a client via a client interface, and providing a web view to client interface;

5 Figure 2A shows the system of Figure 1 further including means for retrieving, generating, and receiving at least part of the web view;

Figure 2B shows an alternative system for Figure 2A with the first server including the receiving means and the database system;

Figures 3A to 3C show aspects of the invention, where a transaction includes the purchase of a quantity of an item;

10 Figures 3D to 3F show a second transaction, a second item presentation, both used to develop the transaction detail;

Figure 4 shows a more detailed view of Figure 3B including the transaction detail, the presented price, the client commitment, the financial confirmation, the financial action, the service provider, and the purchase fee, all directed by operating the second server;

15 Figure 5 shows the inventions method of operating the second server of Figures 1 and 4;

Figures 6A and 6B show the invention's method operating the second server of Figures 1 and 4;

Figure 6C further shows maintaining the shopping cart, including the shopping item, using the transaction detail of Figure 5;

20 Figure 7A further shows developing the shopping item of Figures 4 and 6C;

Figure 7B further shows establishing the price as in Figure 5;

Figure 8A further shows the second server notifying the merchant of Figure 4;

Figures 8B to 8E show aspects of the invention based upon the transaction including at least one event described by at least one event descriptor;

Figure 9 shows aspects of the invention relating to business transactions involving catering, reservations for rooms and sites, and transportation based upon getting transaction details for transactions as in Figure 8B;

5 Figures 10A and 10B show the inventive method of Figures 4-5 using the second server for business transactions based upon getting transaction details as in Figure 8B;

Figure 11A shows the method of Figures 4-5 for site reservation agreements of Figure 9;

Figures 11B and 12A show the inventive method of Figures 4-5 using the second server for business transactions regarding the transportation reservation agreement of Figures 9 and 11B;

10 Figures 12B to 12D show a transaction including a financial request and an amount, optionally an account, a financial request collection, and a transaction detail reflecting the transaction;

Figure 13A shows the invention including the second server interacting with a financial institution based upon the transaction detail of Figure 12B getting to the second server as in  
15 Figures 1 and 4;

Figure 13B shows the inventive method of Figures 4-5 using the second server for business transactions shown in Figure 13A;

Figure 13C shows the inventive method of Figures 4-5 and 13B, using the second server for business transactions as in Figure 13A;

20 Figures 14A to 14E shows transactions and transaction details supporting commodity trading;

Figure 15A shows the invention's method of commodity trading using the second server of Figures 1, 4, and 14;

Figure 15B shows a trading agent interacting with the second server of Figures 14 and 15A;

25 Figures 16A and 16B show processing business transactions for a client by a client interface communicating with the first server using the web view of Figure 1;

Figure 17A shows processing the transaction as a program system of Figure 16B;

Figure 17B shows a detail of Figure 17A;

Figure 18A shows using the navigation activator of Figure 17A;

Figure 18B shows requesting the web navigation of Figure 18A;

Figure 19A shows a refinement of the method of Figures 16B and 17A;

Figure 19B shows a refinement of a step of Figure 17A;

- 5 Figure 20A shows the client interface method of Figure 16B receiving food and drink agreements with a catering merchant of Figure 9;

Figure 20B shows the client method of Figure 16B receiving room reservation agreements, site reservation agreements, and transport reservation agreements as in Figure 9;

- 10 Figure 21A shows the flow of products, contributors and revenue for a business method providing an implementation of the client business transaction process shown in Figures 16A to 20B;

Figure 21B shows a business method providing an implementation of the client business transaction process shown in Figures 16A to 20B;

- 15 Figures 22A to 22F show basic examples of item presentations and client cues for the client interface within the scope of the invention;

Figures 23A to 23F show members of the computer language collection used in implementing various aspects of the invention;

Figure 24A shows the client interface responding to the client cue of Figure 16A;

Figure 24B shows preferred item presentations and navigation activators in a web view;

- 20 Figure 25A shows a method generating the web view of Figures 1, 16A, and 16B, preferably for the first server to provide to the client interface; and

Figure 25B shows the development of means implementing the client side invention as a business method.

## DESCRIPTION OF THE PREFERRED EMBODIMENTS

A client-in-charge architecture is based upon a different approach to the problems of server bandwidth and latency found in the server-heavy architectures and does not need client acceptance as required by the client-heavy architectures.

- 5 Whenever the client enters information into an item presentation, a transaction detail is developed within the web view, without communication with the server. The client interface holds the transaction detail for every transaction until the client requests another web view. The server then receives the transaction detail summarizing the transactions from the web view interactions of the client and then provides the client the next requested web view.
- 10 The invention includes system 90 operating a first server 100 interacting with a client 10 via a client interface 20, and providing a web view 200 to client interface 20, as in Figure 1.

In Figure 1, system 90 includes at least the following. A first server 100 is coupled 114 to means 110 for the first server 100 to interact 112 via client interface 20 with a client 10. The first server 100 is also coupled 126 to means 120 for the first server 100 providing 122 web  
15 view 200 to client interface 20, which is sent 124 to means 110, which forwards it via 112 to the client interface 20.

In Figure 1, web view 200 includes the following.

- A means 210 for the client interface 20 to present 22, to the client 10, at least one transaction 300 based upon 214 the corresponding item presentation 310 and based upon  
20 216 a transaction detail 320.
    - Arrow 212 supports means 210 referencing the transaction 300 as in Figure 3A.
    - Arrow 212 may further reference multiple transactions 300 as in Figure 3D.
  - A means 220 for the client interface 20 developing 222 the transaction detail 320 for 224 transaction 300 based upon 226 the corresponding item presentation 310 and based upon  
25 at least one cue 24 from the client 10.
  - A means 230 for the client interface 20 using at least one navigation activator based upon the client cues 24. Means 230 includes
    - a means 240 for getting 242 the transaction detail 320 from the client interface 20 to  
244 a second server 500 via the first server 100, and
    - a means 250 for requesting web navigation.
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As in Figures 2A and 2B, the system may further include at least one of the following:

- Means 130 for retrieving 132 at least part of the web view 200 from a storage system 510.
- Means 160 for generating 166 at least part of the web view 200 from 164 a direction 28 sent 162 from the client interface 20 based upon cues 24 from the client 10.
- Means 150 for receiving 154 at least part of the web view 200 from 152 database system 520.

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In certain aspects of the invention, the system 90 preferably includes at least one the following: the storage system 510 and the database system 520. The first server 100 may further be preferred to include at least one of the following: the storage system 510 and the database system 520. Figure 2B shows database system 520 included in both system 90 and first server 100.

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In certain aspects of the invention, the first server 100 is preferably coupled to at least one of the following: storage system 510 and database system 520. Figure 2B shows first server 100 coupled 138 to the storage system 510.

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In certain aspects of the invention, the first server 100 is preferably coupled to at least one of the means for retrieving 130, generating 160, and receiving 150 parts of the web view 200. Figure 2B shows first server 100 coupled 136 to means for retrieving 130 at least part of the web view 200. Figure 2B also shows first server 100 coupled 168 to means for generating 160 at least part of web view 200.

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In certain aspects of the invention, system 90 preferably includes second server 500. In certain further aspects of the invention, the first server 100 preferably and the second server 500 are the same. For example, small business systems often put the first and second server on a single computer.

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In other preferred aspects of the invention, the first server 100 is essentially distinct from the second server 500, as in Figure 1. Such aspects include, but are not limited to, situations where the first server 100 provides a shopping portal, and/or virtual mall, and/or an auction house, and/or a trading zone for multiple merchants, with separate servers for their business activities.

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In Figure 3A, transaction 300 includes a purchase 302 of a quantity 304 of an item 306. In certain aspects of the invention the transaction 300 includes at least one price 308. Alternatively, transaction 300 may not include a price 308 as presented by the web view 200.

In Figure 3B, item presentation 310 includes at least one quantity designation 314 and an item designation 316. The item presentation 310 may further include at least one purchase designation 312. The item presentation 310 may further include at least one price designation 318, or may not include the price designation 318.

- 5 In Figure 3C, transaction detail 320 includes at least one quantity indication 324 and an item indication 326. The transaction detail 320 may further include at least one purchase indication 322. The transaction detail 320 may further include at least one price indication 328, or may not include the price indication 328.

The invention may further include a second transaction 300-2, and a second item presentation  
10 310-2, both used to develop transaction detail 320, as in Figures 3D to 3F.

Aspects of the invention include the second server 500 maintaining a database altered by getting the transaction detail 320. Aspects of the invention include the second server 500 generating at least one report based upon getting the transaction detail 320. The various combinations of database and report activities will be disclosed in detail for business  
15 transactions and revenues resulting from these transactions. However, aspects of the invention apply to other application areas. These examples are provided to clarify the invention and are not meant to limit the scope of the claims.

Figure 4 shows a more detailed view of Figure 3B further including transaction detail 320, the presented price 750, client commitment 752, financial confirmation 754, financial action  
20 756, service provider 570, purchase fee 910, all directed by the means 1000 for operating the second server 500.

The invention includes the second server 500 maintaining 502 a shopping cart 700 for client 10, as in Figure 4. The second server 500 further provides a means, also 502, for developing a shopping item 720 included in the shopping cart 700, based upon the transaction detail 320  
25 getting 244 to second server 500.

A computer as used herein will include, but is not limited to at least one instance of a member of the collection comprising an instruction processor, an inferential engine, a neural network, and a finite state machine. The instruction processor includes at least one instruction processing element and at least one data processing element, each data processing element  
30 controlled by at least one instruction processing element.



The following figures include flowcharts of at least one method of the invention possessing arrows with reference numbers. These arrows will signify of flow of control and sometimes data, supporting implementations including at least one program step or program thread executing upon a computer, inferential links in an inferential engine, state transitions in a  
5 finite state machine, and learned responses within a neural network.

The step of starting a flowchart refers to at least one of the following. Entering a subroutine in a macro instruction sequence in a computer. Entering into a deeper node of an inferential graph. Directing a state transition in a finite state machine, possibly while pushing a return state. And triggering at least one neuron in a neural network.

10 The step of termination in a flowchart refers to at least one of the following. The completion of those steps, which may result in a subroutine return, traversal of a higher node in an inferential graph, popping of a previously stored state in a finite state machine, return to dormancy of the firing neurons of the neural network.

A step in a flowchart refers to at least one of the following. The instruction processor  
15 responds to the step as a program step to control the data execution unit in at least partly implementing the step. The inferential engine responds to the step as nodes and transitions within an inferential graph based upon and modifying a inference database in at least partly implementing the step. The neural network responds to the step as stimulus in at least partly implementing the step. The finite state machine responds to the step as at least one member  
20 of a finite state collection comprising a state and a state transition, implementing at least part of the step.

Several flowcharts include multiple steps. In certain aspects, any one of the steps may be found in an embodiment of the invention. In other aspects, multiple steps are needed in an embodiment of the invention. When multiple steps are needed, these steps may be performed  
25 concurrently, sequentially and/or in a combination of concurrent and sequential operations. The shapes of the arrows in multiple step flowcharts may differ from one flowchart to another, and are not to be construed as having intrinsic meaning in interpreting the concurrency of the steps.

The memory referred to herein includes at least one instance of at least one member of a  
30 memory type collection comprising: a non-volatile memory, and a volatile memory. A non-volatile memory includes at least one memory state retained without applying a power source

to the non-volatile memory. The volatile memory includes at least one memory state lost without applying the power source to the volatile memory.

The invention includes using second server 500 getting 244 transaction detail 320 for business transactions, as shown Figures 1, and 3A to 5, which include the following steps and/or means.

- Maintaining 1012 a shopping cart 700, including shopping item 720, using 244 transaction detail 320 for client 10 accessing first server 100.
- Establishing 1022 a price 308 for the purchase 302 of the quantity 304 of the item 306, to create a price code 728. Price code 728 is included in the shopping item 710, presented 770 to the client 10 via the first server 100 and client interface 20 to create a presented price 750.

Receiving 1032 a commitment to pay for the purchase 302 of the quantity 304 of the item 306 at the presented price 750 from the client 10 via client interface 20 and the first server 100 to create 772 a client commitment 752.

- Confirming 1042 the client commitment 752 via 506 a financial interface 550, based upon the client information 710 included in the shopping cart 700, creating 774 a financial confirmation 754.

Creating 1052 a purchase agreement 800 for the quantity 304 of the item 306 at the presented price 750 based upon 774 the financial confirmation 754. When a single merchant is responsible for multiple shopping items, a single purchase agreement involving those multiple shopping items may be preferred.

- Notifying 1062 merchant 560 of the purchase agreement 800.

Aspects of the invention include the following steps and/or means based upon Figure 6A. Sending 1102 a financial action 756 based upon the purchase agreement 800 via 506 the financial interface 550 as shown in Figure 4. The merchant 560 receives 1112 a purchase revenue 900 based upon the financial action 756.

Aspects of the invention include a service provider 570 administering at least one of the following: the first server 100 and/or the second server 500. Figure 4 shows service provider 570 administering 572 the first server 100, and administering 574 the second server 500.

In Figure 6B, service provider 570 administers 1132 at least one of the server collection member, including the first server 100 and the second server 500. The service provider 570 receives 1142 server service fee 910 based upon purchase revenue 900.

Figure 6C shows a detail flowchart of step 1012 of Figure 5 further maintaining the shopping cart 700, including the shopping item 720, using the transaction detail 320. The second server 500 develops 1162 the shopping item 720 included in the shopping cart 700, based upon the transaction detail 320.

5 Figure 7A shows a detail of step 1162 of Figure 6C further developing the shopping item 720 of Figure 4.

- Step 1172 uses the transaction detail 320 of Figure 3A to create a purchase designation 722 included in the shopping item 720 of Figure 4.

10 Step 1182 uses the item indication 326 of the transaction detail 320 to create an item code 726 included in the shopping item 720.

- Step 1192 uses quantity indication 324 of transaction detail 320 to create a quantity code 724 included in the shopping item 720.

Figure 7B shows step 1022 of Figure 5 further establishing the price.

- Step 1212 uses a price indication 328 included in the transaction item 320 of Figure 3A to  
15 create the presented price 750 of Figure 4.

Step 1222 sends the client interface 20 presenting to the client 10 the presented price 750 for the purchase 302.

- The presented price 750 may refer to one or more transactions 300, and may further include other fees, such as sales tax and shipping expenses.

20 Aspects of the invention include the following products shown in Figure 4 of the various processes of the invention as in Figures 5 to 7B:

- transaction detail 320 getting 244 to the second server 500,  
the presented price 750,  
the shopping item 720 developed from the transaction detail 320,
- 25 • the shopping cart 700 including the shopping item 720.
- the client commitment 752,
- the financial confirmation 754,
- the financial action 756,
- the purchase agreement 800,
- 30 • the purchase revenue 900 received 906 by the merchant 560, and resulting from 904 the financial interface 550 receiving the financial action 756, as well as,

- the purchase fee 910 received 912 by service provider 570 based at least partly upon 908 the purchase revenue 900.

Aspects of the invention include means 1000 for implementing the method using the second server 500 for business transactions, as in Figure 4. The means 1000 may include one, or any  
5 combination, of the following mechanisms to implement at least part of at least one step of, the method as in Figure 5 or later:

A second server computer 760 controlled by a second server program system 1000 for the step comprised of at least one program step residing in a second server memory 764, which is accessibly coupled 762 to the second server computer 760, as in Figure 4.

10 Aspects of the invention as in Figure 8A, for the second server notifying the merchant, may include one of the following.

- The second server 500 sending 1252 a version of the purchase agreement 800, of Figure 4, via 504 a merchant interface 540 to 542 notify the merchant 560.
- The second server 500 posting 1262 the purchase agreement 800 in a task schedule (not  
15 shown in Figure 4) to 802 the merchant 560. A task schedule is often a database with associated report generators.

In certain aspects of the invention, there is a direct business relationship between the merchant 560 and the second server 500 of Figure 4.

- The merchant 560 may at least partly own the second server 500.
- 20 • The merchant 560 may at least partly control the second server 500.
- The merchant 560 may at least partly manage the second server 500.
- Alternatively, the merchant 560 may subscribe to be notified by the second server 500.

The invention is based upon the transaction 300 including at least one participant 332 for an event 336 described by at least one event descriptor 334, as in Figure 8B.

25 The event descriptor 334 preferably includes at least one member of the description collection 350 as in Figure 8D including a location 352, a phone number 354, a conference call center 356, a time period 358, a room reservation 362, a site reservation 364, a drink order 366, a food order 368, and a transport reservation 370.

The event 336 preferably includes at least one member of the event type collection 340.

30 The event type collection 340 as in Figure 8C includes a meeting 342, a multi-site meeting 344, a distant conference 346, and a vacation 348.

Aspects of the invention include transaction details 320 containing at least one instance of a transaction 300, as in Figure 8B.

A transaction 300 of Figure 8B may further include at least one participant 332, in certain aspects of the invention.

- 5 A transaction 300 of Figure 8B may include a cost 338, which in certain aspects of the invention may be a condition of the transaction, or generated as a query from presenting the transaction to various providers. The providers may bid to respond at or below the cost 338, in certain preferred embodiments. The cost 338 may be based upon members of the price collection 401 of Figure 8E, including, but not limited to, one or more food prices 403, drink prices 405, and/or food-drink prices 407.
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Figure 9 shows aspects of the invention relating to second server 500 being used for business transactions involving catering, reservations for rooms and sites, and transportation, based upon getting 244 transaction details 320 as in Figure 8B. These include at least one of the following.

- 15
- Generating 780-1 a drink delivery agreement 782-1 with 784 a catering merchant 786 for the drink order 366 in the time period 358 at the location 352 of Figure 8D costing a drink price 405 of Figure 8E.
  - Generating 780-2 a food delivery agreement 782-2 with 784 the catering merchant 786 for the food order 368 in the time period 358 at the location 352 of Figure 8D costing a food price 403 of Figure 8E.
  - Generating 780-3 a food-drink delivery agreement 782-3 with 784 the catering merchant 786 for the drink order 366 and the food order 368 in the time period 358 at the location 352 of Figure 8D costing a food-drink price 407 of Figure 8E.
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As one skilled in the art will recognize, there several other logistics planning services which can comparably benefit from the use of server 500 getting 244 a transaction detail 320 based upon transactions and their corresponding item presentations providing for such services. Such logistics planning services may include, but are not limited to, operational deployment plans such as in heavy construction, air traffic control, and coordinated activities of commercial and/or government units.

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- 30 The delivery agreement collection 782 includes the drink delivery agreement 782-1, the food delivery agreement 782-2, and the food-drink delivery agreement 782-3, as in Figure 9.

These aspects of the invention preferably further include the catering merchant **786** receiving **789** a catering revenue **788** based upon **787** at least one of the delivery agreement **782** members **782-1** to **782-3**, as in Figure 9.

5 The invention includes in Figure 9, making **810** a room reservation agreement **812** for the room reservation **362** of Figure **8D** with **814** a room provider **816**. Preferably, the room provider **816** receives **818** room revenue **819** based, at least in part, upon **817** the room reservation agreement **812**.

10 The invention as in Figure 9, making **820** a site reservation agreement **822** for the site reservation **364** of Figure **8D** with **824** a site provider **826**. Preferably, the site provider **826** receives **828** a site revenue **829** based at least in part upon **827** the site reservation agreement **822**.

15 The invention includes, as in Figure 9, making **830** a transport reservation agreement **832** for the transport reservation **370** of Figure **8D** with **834** a transport facilitator **836**. Preferably, the transport facilitator **836** receives **838** a transport assistance fee **839** based upon **837** the transport reservation agreement **832**.

Another aspect of the invention includes in Figure 9, a transport provider **846** executing **844** at least part of the transport reservation agreement **832** for the transport reservation **370** of Figure **8D**. Preferably, the transport provider **846** receives **848** a transport revenue **849** based at least in part upon **847** the transport reservation agreement **832**.

20 Figure **10A** shows a detail flowchart of the inventive method **1000** of Figures 4-5 further using second server **500** based upon getting **244** the transaction details **320** for transactions **300** as in Figure **8B**. The invention includes at least one of the following.

- 25 • Step **1272** generates **780-1** the drink delivery agreement **782-1** with **784** a catering merchant **786** of Figure 9, for the drink order **366** in the time period **358** at the location **352** of Figure **8D** costing a drink price **405** of Figure **8E**.
- Step **1282** generates **780-2** a food delivery agreement **782-2** with **784** the catering merchant **786** of Figure 9, for the food order **368** in the time period **358** at the location **352** of Figure **8D** costing a food price **403** of Figure **8E**.
- 30 • Step **1292** generates **780-3** a food-drink delivery agreement **782-3** with **784** the catering merchant **786** for the drink order **366** and the food order **368** in the time period **358** at the location **352** of Figure **8D** costing a food-drink price **407** of Figure **8E**.

The invention may further, preferably, include step 1302 of Figure 10A, with the catering merchant 786 receiving 789 a catering revenue 788 based upon 787 at least one of the delivery agreement 782 members 782-1 to 782-3, as in Figure 9.

5 The invention includes the catering revenue 788 and each of the delivery agreement 782 members 782-1 to 782-3, as in Figure 9, as products of the process further shown in Figure 10A.

Figure 10B shows another detail of the inventive method 1000 of Figure 4-5 for transactions 300 of Figure 8B, including the following.

- 10 • Step 1332 makes 810 a room reservation agreement 812 for the room reservation 362 of Figure 8D with 814 a room provider 816 as in Figure 9.
- Step 1342 supports the room provider 816 receiving 818 a room revenue 819 based at least in part upon 817 the room reservation agreement 812 as in Figure 9.

Figure 11A shows a detail of the transaction processing method 1000 of Figures 4-5 regarding the site reservation agreement 822 of Figure 9. It includes the following.

- 15 • Step 1552 makes 820 a site reservation agreement 822 for the site reservation 364 of Figure 8D with 824 a site provider 826 as in Figure 9.
- Step 1562 supports the site provider 826 receiving 828 site revenue 829 based at least in part upon 827 the site reservation agreement 822.

20 The invention in Figure 11B, uses the second server 500 for business transactions regarding the transportation reservation agreement 832 of Figure 9. It includes at least the first of the following.

- Step 1572 makes 830 a transport reservation agreement 832 in Figure 9, regarding the location 352 and the time period 358 of Figure 8D, with 834 a transport facilitator 836.
- 25 • In many cases, preferably, step 1582 supports the transport facilitator 836 receiving 838 a transport assistance fee 839 based upon 837 the transport reservation agreement 832.

The invention as in Figure 12A, uses second server 500 for business transactions regarding the transportation reservation agreement 832 of Figures 9 and 11B. It includes the following.

- Step 1612 supports the transport provider 846, shown in Figure 9, executing 844 at least part of transport reservation agreement 832 for the transport reservation 370 of Figure 8D.
- 30 • Step 1622 supports the transport provider 846, shown in Figure 9, receiving 848 the transport revenue 849 based at least in part upon 847 transport reservation agreement 832.

The transport assistance fee **839**, the transport revenue **849**, and the transport reservation agreement **832**, of Figure **9**, are products of various aspects of the invention.

Aspects of the invention may include the second server **500** of Figures **1**, **4**, and/or **9**, maintaining a task list including tasks (not shown) from transaction detail **320** getting **244** to the second server.

A transaction **300** may include a financial request **372** and an amount **374**, optionally an account **376**, a financial request collection **380** and a transaction detail **320**, reflecting the transaction **300**, as in Figure **12B**.

Aspects of the invention include financial transaction processes using the second server **500** as shown in Figure **13A**, getting the transaction detail **320** as in Figure **12D** reflecting a transaction **300** as in Figure **12B**. The transaction **300** includes at least a financial request **372** for an amount **374**. The transaction **300** may further include an account **376**. The financial request **372** is one member of the financial request collection **380** as in Figure **12C** including a deposit **382**, a withdrawal **384**, and a fee **386**. The transaction detail **320** reflects the transaction **300**, including a first financial request **392-1** for a first amount **394-1**. The transaction detail **320** may further reflect transaction **300** by including a second financial request **392-2** for a second amount **394-2**.

The transaction detail **320** may further reflect the transaction by including a first account **396-1**, as in Figure **12B**. Additionally, transaction detail **320** may further include a second account **396-2**, when the transaction detail also includes the second financial request **392-2** for the second amount **394-2**.

The invention including the second server **500** interacting with a financial institution **894** as in Figure **13A**, based upon the transaction detail **320** of Figure **12D** getting to the second server **500** as in Figures **1** and **4**.

In Figure **13A**, the invention includes the second server **500** sending **891** a financial action **892** to **893** a financial institution **894** as in Figure **13A**, based upon the transaction detail **320** of Figure **12D** getting to the second server **500**, as in Figures **1** and **4**. The financial institution **894** provides **895** a financial service **896** based upon the financial action **892**. The financial service **896** reflects the transaction detail **320**, including a first service request **896-A** reflecting the first financial request **392-1** of Figure **12D** for the first service amount **896-B** reflecting the first amount **394-1** for an account **896-C** identified with the client **10**.



In certain aspects of the invention, the account **896-C** of Figure **13A** reflects a first account **396-1** included in transaction detail **320** shown in Figure **12D**.

In Figure **13A**, the invention further includes the financial institution **894** receiving **899** financial service revenue **898** based at least partly upon **897** the financial service **896**.

- 5 The invention as in Figure **13B** uses second server **500** for business transactions as in Figure **13A**, including the following.
- Step **1632** supports the second server **500** sending **891** a financial action **892** to a financial institution **893** based upon the transaction detail **320** getting **244** to the second server, as in Figures **1** and **4**.
  - 10 • Step **1642** supports the financial institution **894** providing **895** a financial service **896** based upon the financial action **892**.

Step **1632** of Figure **13B** further supports the second server **500** sending the financial action **892** via **506** the financial interface **550**, as in Figure **4**, to the financial institution **894**.

- The invention as in Figure **13C** includes the following. Step **1672** supports the financial  
15 institution **894** receiving **899** financial service revenue **898** based at least partly upon **897** the financial service **896**, as in Figure **13A**.

- Aspects of the invention include transactions **300** as in Figure **14A** supporting commodity trading. Transactions **300** include trading actions **402**, commodities **404**, quantities **406**, and trading conditions **408**. A transaction detail **320**, as in Figure **14B**, includes at least one  
20 instance of a transaction, each including a trading action **402**, commodity **404**, quantity **406**, and a trading condition **408**.

- As used herein, a commodity refers to a fungible entity, one which is traded based upon its quantity rather than its unique identity. Wheat is an example of a fungible entity, a commodity, in that it is sold in bulk terms. Breeding stock is typically not a commodity. A  
25 breeding animal or plant is sold in terms of the entity's unique identity, its performance for example in racing, lineage, health, and so on. Other examples of commodities where the invention is useful include, but are not limited to, food commodities, energy commodities, stocks, bonds, options, and futures commodities.

- Preferred aspects of commodity trading transaction details **320** are shown in Figure **14B** with  
30 more than one transaction instance. The first transaction instance indicates a first trading

action **402-1**, a first commodity **404-1**, a first quantity **406-1**, and a first trading condition **408-1**. The second transaction instance indicates a second trading action **402-2**, a second commodity **404-2**, a second quantity **406-2**, and a second trading condition **408-2**.

Trading actions **402** belong to the trading action collection as in Figure **14C**, including buy-orders **410** and sell-orders **412**. Any combination of trading action members may be present in a transaction detail **320**.

Trading conditions **408** are members of a trading condition collection as in Figure **14D**, which includes the following.

The trading condition **408** is a maximum price **420**, when the trading action **402** is a buy-order **410**.

- The trading condition **408** is a minimum price **422**, when the trading action **402** is a sell-order **412**.

The invention includes trading commodities by using the invention's system and steps of Figures **1**, **4** and **14A** to **14D**. The second server **500** may implement exactly the steps for commodity trading to be described hereafter, or a combination of shopping cart and commodity trading.

The method of trading commodities shown in Figure **14E** includes the following steps.

- The second server **500** sends **850** a trading commitment **852**, based upon getting **244** the transaction detail **320**, to **854** a trading agent **856**.
- The trading agent **856** generates **858** a trade **860** based upon trading commitment **852**.

One skilled in the art will recognize that a commodity trade **860** includes at least the trade action **872**, either buying or selling, of the trade quantity **876** of the commodity **874** at a trade price **878**. More sophisticated trades may include a succession of exchanges over time, as in options and futures trading. The trade **860** shown in Figure **14** is the simplest of such trades, and is provided merely as an example. It is not meant to limit the scope of the claims.

Aspects of the invention further include the trading commitment **852**, the commodity trade **860** and trading revenue **864** of Figure **14** as products of the process of commodity trading using the second server **500** as shown and discussed in Figures **1**, **4** and **14E**.

The invention further includes interactions **870** between at least the trading agent **856** and the second server **500**, as in Figures **14E** and **15B**.

The trading agent 856 may work for 882 a trading firm 880 as in steps 1732, 1742, and 1752.

- The trading firm 880 may own 870 the second server 500 as in step 1732.
- The trading firm 880 may control 870 the second server 500 as in step 1742.
- 5 • The trading firm 880 may manage 870 the second server 500 as in step 1752.
- Alternatively, the trading agent 856 may subscribe 882 with trading firm 880 to receive 854 trading commitments 852 from the second server 500 as in step 1762.

Aspects of the invention further include trading firm 880 receiving 890 the firm revenue 888 based at least in part upon 886 the trade 860 as shown in Figure 14E.

- 10 Aspects of the invention include processing a business transaction 300 for a client 10 by a client interface 20 communicating 112 with a first server 100 using a web view 200 as shown in Figures 1, 16A and 16B.
  - The web view 200 minimally includes the corresponding item presentation 310 of the transaction 300 in Figures 16A and 16B.
- 15 • In certain embodiments, the web view 200 may further include the transaction 300, and/or the transaction detail 320 as shown in Figure 1.

In Figure 16A, the invention's method of processing transactions is shown implemented as the following means.

- The means 2002 for interactively presenting the web view 200 to 22 the client 10 to  
20 create a transaction detail 320.
- The means 2102 using at least one navigation activator 30 based upon a cue 26 from 24 the client 10 to communicate 112 the transaction detail 320 with a second server 500 via 244 the first server 100.

25 In Figure 16B, the transaction 300, the corresponding item presentation 310, the transaction detail 320, and the web view 200 reside in a client interface memory 1994 accessibly coupled 1992 to a client interface computer 1990. The client interface memory 1994 also contains program steps in a program system 1800, which controls at least part of the client interface computer 1990 to implement the invention's method of processing business transactions 300 on the client side.

30 Preferably, the transaction detail 320 is a data component accessible by the web view 200 in the client interface 20. The data component preferably includes at least part of at least one

member of the following: a memory, a file, a database, a cookie, a spreadsheet, a document, a folder, a directory, and an inferential graph.

Preferably, the invention's client interface **20** includes at least one navigation activator **30**. Further, it is preferred that the client interface includes at least two more navigation activators **32** and **34**, as in Figures **16A** and **16B**. The presentation of web navigators **30-34** may be implemented as actual buttons in the client interface, as well as regions in a visual display of the client interface **20** used to present information **22** to the client **10**. The web navigators may also be presented as keywords in audio-interface-based, client interfaces ("Home", "Back", "Bookmarks", "Refresh", "New page" being examples of potential web navigator keywords which may be preferred).

It is apparent to one skilled in the art that implementing the method of the invention can be done using many different means. To clarify the invention, the details of Figures **16A** and **16B**, will be discussed in terms of the program system **1800** shown in Figure **16B**. Program steps included in program system **1800** will be discussed as implementations of the inventive method. This is not intended to limit the scope of the invention.

In Figure **16A**, the means for using at least one navigation activator **2102** includes the following means. Means **2112** for getting **244** the transaction detail **320** to the second server **500** via **112** the first server **100**.

In Figures **16A** and **16B**, the client interface **20** provides **22** to client **10** a price indication **328** to create the presented price **750**.

- The price indication **328** in Figure **3A** is included in the transaction item **320**.
- Alternatively, the presented price **750** arrives at the client interface **20** from the second server **500** via **112** the first server **100**. The client interface **20** presents **22** to the client **10** the presented price **750** for the purchase **302**.

Figure **17A** shows the invention processing the transaction **300** by client interface **20** for client **10** as a program system **1800** of Figure **16B**. In Figure **16A**, means are used to implement steps.

- Step **2002** supports interactively presenting the web view **200** to the client **10** to create a transaction detail **320** as in Figures **16A** and **16B**.

- Step 2102 supports using at least one navigation activator based upon a cue 26 from 24 the client 10 to communicate 112 the transaction detail 320 with a second server 500 via 244 the first server 100 as in Figures 16A and 16B.

Figure 17B shows interactively presenting 2002 the web view 200 to the client 10 to create the transaction detail 320. In Figure 16A, means are used to implement steps.

- Step 2012 supports presenting at least one of the transactions 300 as a corresponding item presentation 310 based upon the transaction detail 320. In certain aspects of the invention, the corresponding item presentation 310 may be presented 22 by the client 10 in either the web view 200 or a sub-window.
- Step 2022 supports responding to the client cue 26 based upon the corresponding item presentation 310 to develop the transaction detail 320 for the transaction 300. Irrespective of whether the corresponding item presentation 310 is presented 22 in web view 200 or a sub-window, the client cue 26 develops the transaction detail 320.

Figure 18A shows using the navigation activator of step 2102 of Figure 17A.

- Step 2112 supports getting 244 the transaction detail 320 to the second server 500 via 112 the first server 100 as in Figure 16A.
- Step 2122 supports requesting a web navigation 27 based upon the client cue 26 as in Figure 16A.

Figure 18B shows requesting the web navigation of step 2122 of Figure 18A.

- Step 2132 supports requesting a previously viewed web view.
  - A previously viewed web view may be requested from at least a bookmark list, and a history list.
  - Alternatively, a previously viewed web view may request at least one content item to alter the web view. The request may include sending a query request to a database interface, as well as sending a request and/or message to a news group or chat room. The content may include any component of a web view.
- Step 2142 supports requesting a new web view.
- Step 2152 supports requesting a reloading of the web view.
- Step 2162 supports requesting at least one content item to alter the web view. The content item may include, but is not limited to, text, one or more visual images, and/or a sub-page. Visual images may further include still frames, simulations, and motion sequences.

Aspects of the invention include the client interface 20 processing the transactions 300, the corresponding item presentations 310, and the transaction details 320 involving purchases shown in Figures 3A and 3B. Further, it is preferred that the second server 500 maintains 502 a shopping cart 700, including a shopping item 720, using the transaction detail 320 for the client 10 accessing 112 the first server 100 as in Figures 1 and 4.

Figure 19A shows a refinement of the business transaction processing, as in program system 1800 of Figures 16B and 17A.

- Step 1812 supports presenting 22 to the client 10 a price 308 for the purchase 302 of the quantity 304 of the item 306 to create a presented price 750. This further supports the second server 500 creating a price code 728 included in the shopping item 720, via 244 the first server 100 as in Figures 1, 3A, and 4.
- Step 1822 supports the client 10 providing at least one of the cues 26 to trigger the second server 500 receiving a commitment. The client 10 commits to pay for the purchase 302 of the quantity 304 of the item 306 at the presented price 750 via 112 and 244 through the first server 100, creating a client commitment 752 as in Figures 1, 3A, and 4.

Figure 19B shows a refinement of presenting 1812 to the client a price as in Figure 17A.

- Step 1832 supports the client interface 20 providing 22 to client 10 a price indication 328 to create the presented price 750 shown in Figures 3F, 4, 16A and 16B. The price indication 328 is included in the transaction item 320.
- Step 1842 supports the client interface 20 presenting 22 to the client 10 the presented price 750 for the purchase 302. The presented price 750 arrives at the client interface 20 from the second server 500 via 112 the first server 100 as in Figures 1, 3A and 4.

The invention includes the client interface 20 processing transactions 300 with at least one participant 332 for an event 336 described by at least one event descriptor 334 as in Figure 8B.

Figure 20A shows the client 10 receiving food and drink agreements 782-1 to 782-3 with the catering merchant 786 of Figure 9.

Step 1852 supports receiving from the second server 500 a drink delivery agreement 782-1 with a catering merchant 786 for the drink order 366 in the time period 358 at the location 352 costing a drink price 405 as in Figures 8B, 8E, and 9.

- Step 1862 supports receiving from the second server 500 a food delivery agreement 782-2 with the catering merchant 786 for the food order 368 in the time period 358 at the location 352 costing a food price 403 as in Figures 8B, 8E, and 9.
- Step 1872 supports receiving from the second server 500 a food-drink delivery agreement 782-3 with a catering merchant 786 for the drink order 366 and for the food order 368 in the time period 358 at the location 352 costing a food-drink price 407 as in Figures 8B, 8E, and 9.

Figure 20B shows the client interface method of Figure 16B further receiving one or more room reservation agreements 812, site reservation agreements 822, and/or transport reservation agreements 832 as in Figure 9.

Step 1882 supports receiving from the second server 500 a room reservation agreement 812, shown in Figure 9, for the room reservation 362 of Figure 8B with a room provider 816.

- Step 1892 supports receiving from the second server 500 a site reservation agreement 822 for the site reservation 364 with a site provider 826.
- Step 1902 supports receiving from the second server 500 a transport reservation agreement 832 regarding the location 352 and the time period 358 with a transport facilitator 836.

Figure 21A shows a product, contributor and revenue flow of a business method 3100 of Figure 21B implementing the client business transaction process shown in Figures 16A to 20B. Aspects of the invention include at least one of the following shown in Figures 21A and 21B.

- Step 3112 supports a client interface manufacturer 3000 integrating 3002 means 2002 and 2102, of Figures 16A and 17A, into 3004 the client interface 20 to receive 3022 a client interface manufacturing revenue 3020.
- Step 3122 supports a client interface supplier 3010 selling 3016 the client interface 20 to the client 10 in order to receive 3064 a client interface supplier revenue 3060. Often, the client interface supplier 3010 receives 3012 the client interface 20 from 3004 the client interface manufacturer 3000.
- Step 3132 supports a client service provider 3080 providing 3072 a web browser 3070 to 3074 the client 10 for use on the client interface 20 to receive 3094 a client service provider revenue 3090. The web browser 3070 implements the client interface method of transacting business 1800, shown in Figures 16B and 17A.

- Step 3142 supports a client software package provider 3040 providing 3034 a software package 3030 to 3032 the client 10 for use on the client interface 20 to receive 3042 client software package provider revenue 3050. The software package 3030 includes means for implementing the client interface method of business transactions 1800.

5 Figure 21A also shows a simplified revenue flow. Aspects of the invention include the following.

- Client interface manufacturer 3000 may also act as the client interface supplier 3010. Examples include the following: A computer manufacturer 3000 may directly supply 3010 some clients 10. A telephone handset manufacturer 3000 may directly supply 3010  
10 some clients 10.
- The client 10 is shown as the source of revenue through arrows 3052, 3062 and 3092, while in practice, often a group, agency, family or company may actually contribute the revenue. In any of these client source revenue situations, it is the existence and capability of the invention, provided to the client 10, that at least partly causes the revenue to exist.

15 In Figure 21A, the client software package provider 3050 may also act as the client service provider 3080.

In Figure 21A, the web browser 3070 may be included in the software package 3030.

In Figure 21A, the web browser 3070 and/or software package 3080 may be embodied in any of the following:

- 20 A removable memory device, often preferred to be a non-volatile memory device.
- A collection of one or more data items available for download on a server to the client 10, which may further require the permission of client service provider 3080 and/or software package provider 3040, respectively.
- A module, providing means 2002 and means 2102, integrated into client interface 20. The  
25 module may further require registration by the client 10 with client service provider 3080 and/or software package provider 3040, respectively. The client interface manufacturer 3000 may integrate these means as part of the process to receive the client interface manufacturing revenue 3020.

These aspects of the invention include the client interface manufacturing revenue 3020, the  
30 client interface supplier revenue 3060, the client service provider revenue 3090, and the client



software package provider revenue **3050**, as products of the technical processes shown in Figures **21A** and **21B**.

The web browser **3070** and the software package **3030**, are products of the technical process of generating revenue of Figures **21A** and **21B**, and rely, at least in part, upon the aspects of the invention's client method of business transactions to generate those revenues.

Figures **22A** to **22C** show a basic summary of the item presentations **310** of the client interface **20** within the scope of the invention.

The corresponding item presentation **310** of Figures **16A-16B** includes at least one member of an item presentation type collection **3200** as in Figure **22A**, including: visual item presentation **3202**, auditory item presentation **3204**, olfactory item presentation **3206**, tactile item presentation **3208**, taste item presentation **3210**, and virtual item presentation **3212**. Each presentation type has been at least experimentally demonstrated as of the time of this document's filing.

The visual item presentation **3202** as in Figure **22B** includes at least one member of the collection comprising a two-dimensional visual item presentation **3220**, a three-dimensional visual item presentation **3222**, and a moving-visual item presentation **3224**.

- The virtual item presentation **3212** as in Figure **22C** includes at least two members of the remaining item presentation type collection members: visual item presentation **3202**, auditory item presentation **3204**, olfactory item presentation **3206**, tactile item presentation **3208**, and taste item presentation **3210**.

In Figure **22D**, the client cue **26** of Figures **16A** and **16B**, includes at least one instance of a client cue primitive collection **3230**.

- The client cue primitive collection **3230** as in Figure **22D** includes a client pointing device event **3232**, a client hand motion event **3234**, a client keyboard event **3236**, a client speech event **3238**, a client eye motion event **3240**, and a client body event **3242**.
- The client pointing device event **3232** as in Figure **22E** includes a client mouse event **3250**, a client tablet event **3252**, a client track ball event **3254**, a client game interface event **3256**, a client touch screen event **3258**, and a client touch pad event **3260**.

The client hand motion event **3234** as in Figure **22F** includes a client sign language event **3270**, and a client hand pointing event **3272**.

- As used herein, the client speech event **3238** includes a recognition event of an auditory pattern from the client, not shown in Figures **22A** to **22F**. However, the recognition event

can be based upon a natural language 3304 of Figure 23C. Multiple natural languages may be recognizable, and may be configured for the client interface 20 by the client 10.

The steps of the various methods of the invention's aspects may also be implemented using at least one instance of a member of the computer language collection 3300 as in Figure 23A.

- 5 • Members of the computer language collection 3300 as in Figure 23A include, but are not limited to, script languages 3302, natural languages 3304, logic programming languages 3306, and interpreted languages 3308.
- Script languages 3302 as in Figure 23B include, but are not limited to, all versions of java 3310, html 3312, basic 3314, lisp 3316, perl 3318, object-oriented languages 3320,  
10 procedural languages 3322, and stream-oriented languages 3324.
- Natural languages 3304 as in Figure 23C include, but are not limited to, all versions of indo-european languages 3330, sino-tibetan languages 3332, pacific-based languages 3334, amerindian languages 3336, and african languages 3338. Natural languages 3304 may be seen to include all human languages, whether actively used by cultures today or  
15 not, whether arising from ordinary human interactive evolution, or consciously constructed, such as Esperanto.
- Logic programming languages 3306 as in Figure 23D include, but are not limited to, all versions of prolog 3340, and constraint programming languages 3342.
- Interpreted languages 3308 as in Figure 23E includes, but are not limited to, all versions  
20 of byte-code languages 3344, and machine languages for micro-processors 3346.
  - Byte-code languages 3344 as in Figure 23F include, but are not limited to, versions of java-code 3350, p-code 3352, mpeg 3354, cgi 3356, and the warren machine 3358.
  - Machine languages include, but are not limited to, at least one member of the collection comprising a loader-format, a linker-format, and a compressed-format.
- 25 • Micro-processors include, but are not limited to, all versions of at least one of the following: an eight bit, sixteen bit, thirty-two bit, or sixty-four bit micro-processor, a digital signal processor, and/or a member of a micro-processor family.
- Micro-processor families include, but is not limited to, the ARM processor family, the x86 processor family, the 68K processor family, the MIPS processor family, and the  
30 PowerPC processor family.

Figure 24A shows responding 2022 to the client cue 26 of Figure 16A and 16B.

Step 2032 supports collecting a traffic item 29 directed to the first server 100 from a web view 200, when the web view 200 does not request a web navigation 27.

- Step 2042 supports integrating the traffic item 29 into the transaction detail 320.

The web view 200 and/or a web browser 3070 and/or software package 3030, of Figure 21A, may implement the steps shown in Figure 24A.

- It may be further preferred that first server 100 filter the transaction detail 320 to remove traffic items that are irrelevant to the second server 500, sending only the relevant parts of transaction detail 320.

Figure 24B shows preferred item presentations 310 and navigation activators 30-39 in a web view 200. The web view 200 includes six navigation activators.

- When client 10 triggers the navigation activator Back 30, the client interface 20 requests 2132 a previously viewed web view from the first server 100, as in Figures 1 and 18B.
- When client 10 triggers the navigation activator Bookmark 32, the client interface 20 also requests 2132 a previously viewed web view from the first server 100, as in Figures 1 and 18B.
- When client 10 triggers the navigation activator Address 34, the client interface 20 requests 2142 a new web view from the first server 100, as in Figures 1 and 18B.
- When client 10 triggers the navigation activator Checkout 36, the client interface 20 requests 2142 a new web view from the first server 100 involving the shopping cart 700 maintained by second server 500, as in Figures 1, 4 and 18B.
- When client 10 triggers the navigation activator Product Catalog 38, the client interface 20 requests 2152 a reloading of web view 200 from the first server 100, as in Figures 1 and 18B.

When client 10 triggers the navigation activator Refresh 39, the client interface 20 requests 2152 a reloading of web view 200 from the first server 100, as in Figures 1 and 18B.

In Figure 24B, when client 10 triggers the button View Cart 40, the client interface 20 preferably performs the following requests:

- The client interface requests 2162 the contents of the shopping cart 700 via the first server 100 from second server 500, as in Figures 1, 4 and 18B.
- The client interface requests 2142 a new web view from the first server 100, involving the shopping cart 700 maintained by second server 500, as in Figures 1, 4 and 18B.

In certain alternative embodiments, the client interface 20 may maintain a version of the shopping cart 700 locally. When client 10 triggers the button View Cart 40 in Figure 24B, the

client interface 20 may provide the shopping cart information without making requests of the first server 100.

When a navigation activator 30-39 is used, the invention performs the following steps.

- Step 2112 supports the client interface 20 getting the transaction detail 320 to the second server 500 via the first server 100, as in Figures 1, 4, 16A, and 18A.
- Step 2122 supports the client interface 20 requesting web navigation 27 based upon client cue 26.
  - These two operations may be concurrent, and may not depend upon each other in general.
  - In certain embodiments there may be a preference for getting the transaction detail 320 to the second server 500 before requesting web navigation from the first server 100.

In Figure 24B, web view 200 may be implemented as a combination of web browser 3070 of Figure 21A, and one or more web pages.

- The web browser 3070 may preferably implement the filtering 2032, integrating 2042, getting 2112 and requesting 2122 operations of Figures 16A, 18A and 24A.
- At least one of the web pages then preferably supports interactively presenting 2002 the transaction.

Aspects of the invention include a method 3900 of generating the web view 200 of Figures 1, 16A, and 16B, preferably for the first server 100 to provide the client interface 20, as in Figure 25A.

- Step 3912 supports generating a means 2012 for the client interface 20 presenting to the client 10 at least one transaction 300 as a corresponding item presentation 310 in terms of a transaction detail 320.
- Step 3922 supports generating a means 2022 for the client interface 20 developing the transaction detail 320 for the transaction 300 based upon the corresponding item presentation 310 and based upon at least one cue 26 from 24 the client 10.
- Step 3932 supports generating at least one of the means 2102 for the client interface 20 using at least one navigation activator 30-39 based upon at least one of the client cues 26.
- The invention preferably further includes sending the web view 200 to the first server 100, shown in step 3942.

- Aspects of the invention shown in Figure 25B, further include the business flow for a web developer 3800 generating 3900, as in Figure 25A, at least part of at least one of web view

**200**, web browser **3070**, and/or software package **3030** supporting the client interface business method **1800**.

- Web developer **3800** interactively creates **3801** source means **2002** and **2102**.
- Web developer **3800** operates **3804** a source translator toolkit **3802**, which receives **3806** source means **2002** and **2102** to create **3808** means **2002** and **2102**. Operating **3804** the source translator toolkit **3802** is often interactive, with warnings and errors reported by the toolkit, stimulating the web developer **3800** to revise **3801** source means **2002** and **2102**.

- This process provides **3810** means **2002** and **2102** to the web developer **3800** as a product.

The source means **2002** and **2102** may be implemented in one or more computer languages as in Figure 23.

In aspects of the invention shown in Figure 25B, the means **2002** and **2102** are used as a product by the web developer **3800** to generate revenue in at least one of the following ways:

- Web developer **3800** provides **3812** the means **2002** and **2102** to client service provider **3080** of Figure 21A to induce **3824** the client service provider **3080** sending **3834** the developer revenue **3854**.
- Web developer **3800** provides **3814** the means **2002** and **2102** to client software package provider **3040** of Figure 21A to induce **3822** the client service provider **3080** sending **3832** the developer revenue **3852**.

Means **2002** and **2102** are integrated **3816** into a plug-in **3850** as a product by **3818** the web developer **3800**. The web developer provides **3820** the plug-in **3850** to the client **10** of Figure 21A to induce **3826** the client sending **3836** the developer revenue **3856**.

The developer revenues **3852**, **3854**, and **3856**, are each products of the process discussed in Figure 25B.

A source translator toolkit **3802** of Figure 25B may include, but is not limited to, any of the following: visual programming tools, translators between one or more computer languages, library management tools, linkage editors, revision control management systems, makefiles, regression test systems, and acceptance test tools and systems. The source translator toolkit **3802** may be integrated into an environment supporting creating and editing **3801**.

Integration **3816** of means **2002** and **2102**, shown in Figure 25B, may include, but is not limited to, any combination of the following:

- physical package generation of the means **2002** and **2102** to create the plug-in **3850**,  
compression of the means **2002** and **2102** to at least partly create the plug-in **3850**, and
- linking the means **2002** and **2102** to other means to create the plug-in **3850**.

The preceding embodiments have been provided by way of example and are not meant to  
5 constrain the scope of the following claims.